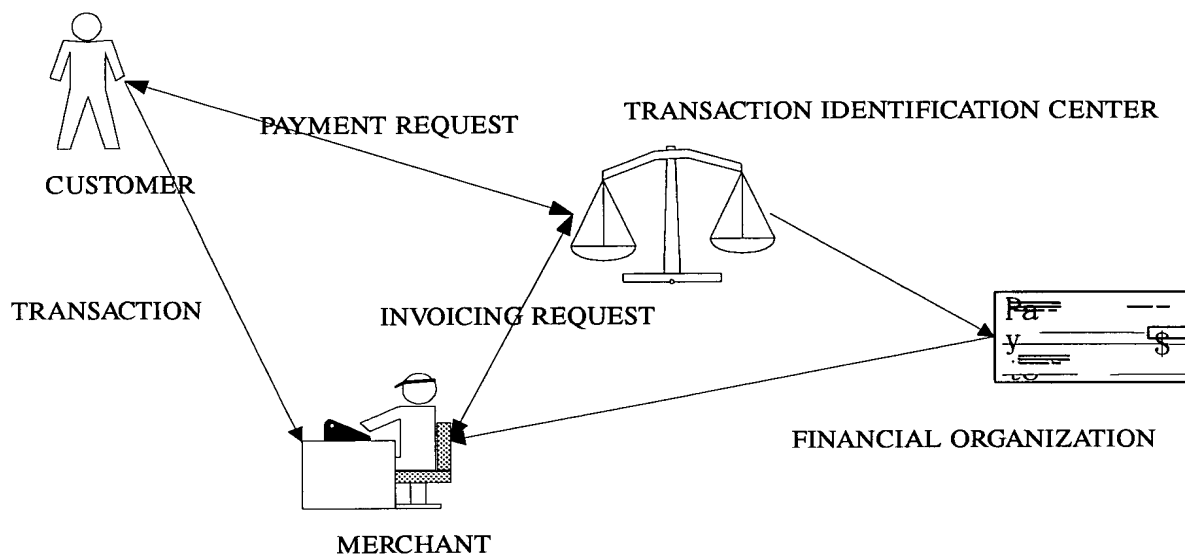


**Fig. 1**



**Fig. 2**

```
graph TD; A[CUSTOMER PRESENTING A CUSTOMER EODE] --> B[MERCHANT PRESENTING AN INVOICING REQUEST TO THE TRANSACTION IDENTIFICATION CENTER (TIC)]; B --> C[TIC PRESENTING A PAYMENT REQUEST TO THE CUSTOMER]; C --> D[CUSTOMER INPUTTING A TRANSACTION CODE]; D --> E[TIC CONFIRMING THE INPUT CODE AND GENERATING AN AUTHORIZATION CODE TO THE MERCHANT]; E --> F[FINANCIAL ORGANIZATION RECORDING THE TRANSACTION INFORMATION];
```

CUSTOMER PRESENTING A CUSTOMER EODE

MERCHANT PRESENTING AN INVOICING REQUEST TO THE TRANSACTION IDENTIFICATION CENTER (TIC)

TIC PRESENTING A PAYMENT REQUEST TO THE CUSTOMER

CUSTOMER INPUTTING A TRANSACTION CODE

TIC CONFIRMING THE INPUT CODE AND GENERATING AN AUTHORIZATION CODE TO THE MERCHANT

FINANCIAL ORGANIZATION RECORDING THE TRANSACTION INFORMATION

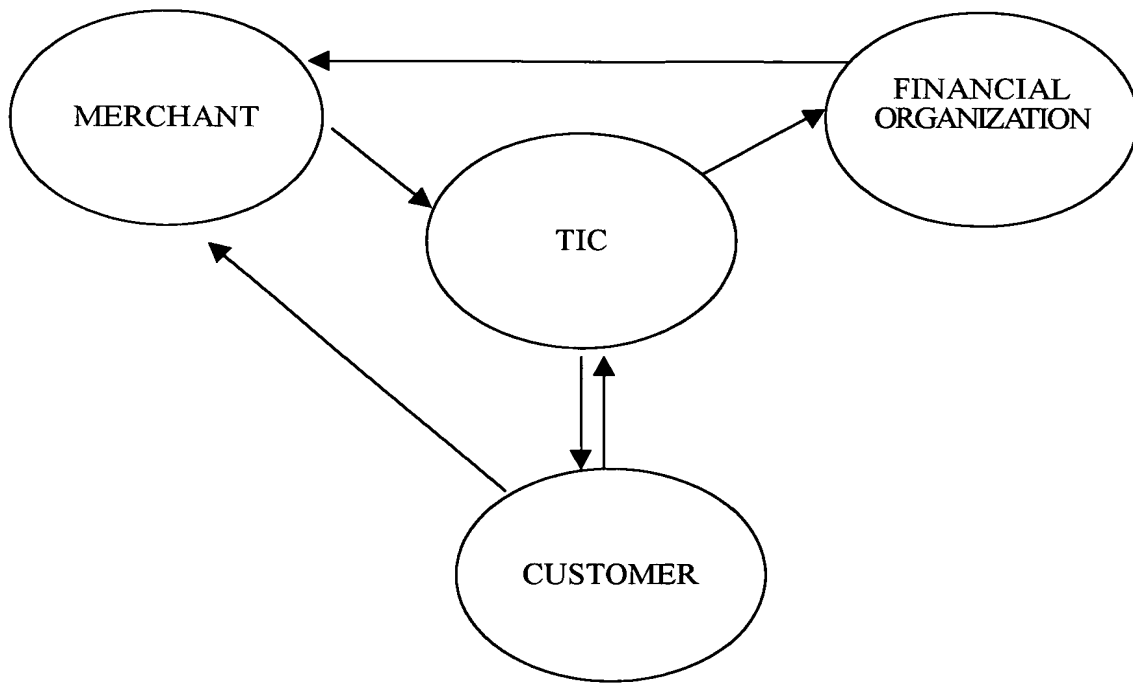
**Fig. 3**

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graph TD; A[CUSTOMER SHOPPING IN A MERCHANT] -- "REQUESTING PAYMENT WITH MOBILE COMMUNICATION DEVICE" --> B[PRESENTING AN INVOICING REQUEST WITH THE MERCHANT CODE AND THE CUSTOMER CODE]; B -- "INVOICING REQUEST" --> C[TIC]; C -- "TRANSACTION INFORMATION" --> D[TIC INFORMING THE MERCHANT AND THE CUSTOMER THE CONSUMED PRICE AND REQUESTING FOR INPUT OF TRANSACTION CODE]; C -- "TRANSACTION INFORMATION" --> E[FINANCIAL ORGANIZATION]; C -- "PROCESSING AND GENERATING AN AUTHORIZATION CODE" --> C; C -- "AUTHORIZATION CODE" --> F[TRANSACTION COMPLETE]; D -- "INPUTTING A TRANSACTION CODE WITH CONSENT" --> G[ ]; G -- "PAYMENT CONFIRMATION" --> C;
```

The flowchart illustrates the payment process using a mobile communication device. It begins with 'CUSTOMER SHOPPING IN A MERCHANT', leading to 'REQUESTING PAYMENT WITH MOBILE COMMUNICATION DEVICE'. This step leads to 'PRESENTING AN INVOICING REQUEST WITH THE MERCHANT CODE AND THE CUSTOMER CODE'. The next step is 'INVOICING REQUEST', which leads to the 'TIC' (Transaction Information Center). From the 'TIC', 'TRANSACTION INFORMATION' is sent to 'TIC INFORMING THE MERCHANT AND THE CUSTOMER THE CONSUMED PRICE AND REQUESTING FOR INPUT OF TRANSACTION CODE'. The 'TIC' also sends 'TRANSACTION INFORMATION' to the 'FINANCIAL ORGANIZATION'. The 'TIC' performs 'PROCESSING AND GENERATING AN AUTHORIZATION CODE'. The 'TIC' sends 'AUTHORIZATION CODE' to 'TRANSACTION COMPLETE'. The 'TIC' also sends 'PAYMENT CONFIRMATION' to 'INPUTTING A TRANSACTION CODE WITH CONSENT'. Finally, 'INPUTTING A TRANSACTION CODE WITH CONSENT' sends 'PAYMENT CONFIRMATION' back to the 'TIC'.

**Fig. 4**

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**Fig. 5**